

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In re: LEWIS, JOSEPH A.  
LEWIS, ROSEANN L

§ Case No. 07-72902

§

§

Debtor(s) ANDERSEN, ROSEANN L

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT  
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

BERNARD J. NATALE, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$217,205.00</u>	Assets Exempt: <u>\$21,505.00</u>
Total Distribution to Claimants: <u>\$6,951.35</u>	Claims Discharged Without Payment: <u>\$-38,921.54</u>
Total Expenses of Administration: <u>\$5,618.19</u>	

3) Total gross receipts of \$ 12,569.54 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2** ), yielded net receipts of \$12,569.54 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$184,400.00	\$17,608.32	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	5,618.19	5,618.19	5,618.19
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	8,233.00	39,479.02	37,639.89	6,951.35
<b>TOTAL DISBURSEMENTS</b>	\$192,633.00	\$62,705.53	\$43,258.08	\$12,569.54

4) This case was originally filed under Chapter 7 on November 29, 2007.  
The case was pending for 18 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 06/15/2009 By: /s/BERNARD J. NATALE  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
Annuity Proceeds from Mother's Estate	1229-000	12,554.07
Interest Income	1270-000	15.47
<b>TOTAL GROSS RECEIPTS</b>		<b>\$12,569.54</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	N/A		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Castle Bank	4110-000	N/A	4,983.32	0.00	0.00
Castle Bank	4210-000	N/A	12,625.00	0.00	0.00
American General Finance	4110-000	15,000.00	N/A	0.00	0.00
American General Finance	4210-000	8,400.00	N/A	0.00	0.00
Beneficial	4110-000	161,000.00	N/A	0.00	0.00
<b>TOTAL SECURED CLAIMS</b>		<b>\$184,400.00</b>	<b>\$17,608.32</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
BERNARD J. NATALE, LTD.	3120-000	N/A	65.34	65.34	65.34
BERNARD J. NATALE, LTD.	3110-000	N/A	2,837.50	2,837.50	2,837.50
BERNARD J. NATALE	2100-000	N/A	2,006.85	2,006.85	2,006.85
CLERK OF THE BANKRUPTCY COURT	2700-000	N/A	260.00	260.00	260.00
LINDGREN CALLIHAN VAN OSDOL & CO LTD	3410-000	N/A	448.50	448.50	448.50
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	\$5,618.19	\$5,618.19	\$5,618.19

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	\$0.00	\$0.00	\$0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
N/A					
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>		\$0.00	\$0.00	\$0.00	\$0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Capital Recovery II	7100-000	N/A	243.88	243.88	45.04
Chase Bank USA,N.A	7100-000	N/A	493.75	493.75	91.19
LVNV Funding LLC as assignee of Citibank	7100-000	N/A	1,897.19	1,897.19	350.37
LVNV Funding LLC as assignee of Citibank	7100-000	N/A	1,169.04	1,169.04	215.90
LVNV Funding LLC as assignee of Citibank	7100-000	N/A	836.33	836.33	154.45
LVNV Funding LLC as assignee of Citibank	7100-000	N/A	435.77	435.77	80.48
American Express Centurion Bank	7100-000	N/A	2,424.45	2,424.45	447.75
American Express Bank FSB	7100-000	N/A	1,948.69	1,948.69	359.88
American General Finance	7100-000	N/A	2,925.27	2,925.27	540.24
HSBC Bank Nevada & its Assigns by eCast as its agent	7100-000	N/A	1,839.13	1,839.13	339.65
HSBC Bank Nevada and its Assigns	7100-000	N/A	1,839.13	0.00	0.00
Household Finance Corp/Beneficial by agent eCast	7100-000	N/A	23,426.39	23,426.39	4,326.40
Capital One	7100-000	1,130.00	N/A	0.00	0.00
Captial One	7100-000	500.00	N/A	0.00	0.00
Capital One	7100-000	500.00	N/A	0.00	0.00
Capital ONE	7100-000	1,000.00	N/A	0.00	0.00
Capital One	7100-000	950.00	N/A	0.00	0.00
Exxon Mobil	7100-000	670.00	N/A	0.00	0.00
Family Dentistry of Woodstock	7100-000	220.00	N/A	0.00	0.00
Sears	7100-000	1,900.00	N/A	0.00	0.00
Shell Card Center	7100-000	400.00	N/A	0.00	0.00
Tanveer Ahmad MD PC	7100-000	448.00	N/A	0.00	0.00

Target National Bank	7100-000	125.00	N/A	0.00	0.00
Target National Bank	7100-000	270.00	N/A	0.00	0.00
Woodstock Imaging	7100-000	120.00	N/A	0.00	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>		\$8,233.00	\$39,479.02	\$37,639.89	\$6,951.35

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 07-72902

Trustee: (330370) BERNARD J. NATALE

Case Name: LEWIS, JOSEPH A.  
LEWIS, ROSEANN L

Filed (f) or Converted (c): 11/29/07 (f)

§341(a) Meeting Date: 01/10/08

Period Ending: 06/15/09

Claims Bar Date: 08/29/08

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	single family residence located at 915 N. Hale o	180,000.00	0.00	DA	0.00	FA
2	cash	40.00	0.00	DA	0.00	FA
3	checking Harris Bank	200.00	0.00	DA	0.00	FA
4	checking RVFCU	20.00	0.00	DA	0.00	FA
5	checking Castle Bank	20.00	0.00	DA	0.00	FA
6	savings RVFCU	25.00	0.00	DA	0.00	FA
7	1 bed, 2 dresers, 2 loveseats, 2 chairs, 1 tv, 1	2,000.00	0.00	DA	0.00	FA
8	collectibles with estimated retail value of \$500	100.00	0.00	DA	0.00	FA
9	video tapes, dvds, and cds with estimated retail	200.00	0.00	DA	0.00	FA
10	clothing with estimated retail value of \$600.00	200.00	0.00	DA	0.00	FA
11	jewelry with estimated retail value of \$1600.00	800.00	0.00	DA	0.00	FA
12	2 bicycles with estimated retail value of \$150.0	50.00	0.00	DA	0.00	FA
13	camping and fishing equipment with estimated ret	75.00	0.00	DA	0.00	FA
14	camera with estimated retail value of \$50.00	25.00	0.00	DA	0.00	FA
15	Life insurance with death benefit only.	0.00	0.00	DA	0.00	FA
16	IRA	4,000.00	0.00	DA	0.00	FA
17	retirement: IMRF	4,000.00	0.00	DA	0.00	FA
18	estimate of prorated tax refund	500.00	0.00	DA	0.00	FA
19	2005 Chevy Equinox subject to security interest	15,000.00	0.00	DA	0.00	FA
20	2001 Olds Alero subject to security interest of	4,500.00	0.00	DA	0.00	FA
21	1998 Pontiac Sunfire subject to security interes	1,500.00	0.00	DA	0.00	FA
22	1999 Chevy Silverado Pick Up Truck dealer value	3,500.00	200.00	DA	0.00	FA
23	3 dogs	125.00	0.00	DA	0.00	FA
24	hand and power tools with estimated retail value	300.00	0.00	DA	0.00	FA
25	lawn mower with estimated retail value of \$50.00	25.00	0.00	DA	0.00	FA
26	Annuity Proceeds from Mother's Estate (u)	12,554.07	12,554.07		12,554.07	FA
Int	INTEREST (u)	Unknown	N/A		15.47	FA

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

**Case Number:** 07-72902      **Trustee:** (330370) BERNARD J. NATALE  
**Case Name:** LEWIS, JOSEPH A.      **Filed (f) or Converted (c):** 11/29/07 (f)  
                         LEWIS, ROSEANN L      **§341(a) Meeting Date:** 01/10/08  
**Period Ending:** 06/15/09      **Claims Bar Date:** 08/29/08

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)  Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
27    Assets    Totals (Excluding unknown values)	\$229,759.07	\$12,754.07		\$12,569.54	\$0.00

**Major Activities Affecting Case Closing:**

**Initial Projected Date Of Final Report (TFR):**

**Current Projected Date Of Final Report (TFR):** February 17, 2009 (Actual)



## Form 2

### Cash Receipts And Disbursements Record

Case Number: 07-72902

Case Name: LEWIS, JOSEPH A.  
LEWIS, ROSEANN L

Taxpayer ID #: 13-7604677

Period Ending: 06/15/09

Trustee: BERNARD J. NATALE (330370)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: \*\*\*-\*\*\*\*\*22-65 - Money Market Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
06/12/08	{26}	PRUDENTIAL FINANCIAL	ANNUITY - COMPROMISE	1229-000	12,554.07		12,554.07
06/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2400%	1270-000	1.20		12,555.27
07/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2400%	1270-000	2.55		12,557.82
08/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2400%	1270-000	2.39		12,560.21
09/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2400%	1270-000	2.64		12,562.85
10/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2000%	1270-000	2.42		12,565.27
11/28/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1300%	1270-000	1.49		12,566.76
12/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	1.11		12,567.87
01/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	0.61		12,568.48
02/27/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	0.57		12,569.05
03/24/09	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0600%	1270-000	0.49		12,569.54
03/24/09		To Account #*****2266	CLOSE ACCT FOR FINAL DISTRIBUTION	9999-000		12,569.54	0.00

<b>ACCOUNT TOTALS</b>	<b>12,569.54</b>	<b>12,569.54</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	12,569.54	
<b>Subtotal</b>	<b>12,569.54</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$12,569.54</b>	<b>\$0.00</b>	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 07-72902

Case Name: LEWIS, JOSEPH A.  
LEWIS, ROSEANN L

Taxpayer ID #: 13-7604677

Period Ending: 06/15/09

Trustee: BERNARD J. NATALE (330370)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: \*\*\*-\*\*\*\*\*22-66 - Checking Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
03/24/09		From Account #*****2265	CLOSE ACCT FOR FINAL DISTRIBUTION	9999-000	12,569.54		12,569.54
03/25/09	101	BERNARD J. NATALE	Dividend paid 100.00% on \$2,006.85, Trustee Compensation; Reference:	2100-000		2,006.85	10,562.69
03/25/09	102	CLERK OF THE BANKRUPTCY COURT	Dividend paid 100.00% on \$260.00, Clerk of the Court Costs (includes adversary and other filing fees); Reference: FEE TO RE-OPEN CASE	2700-000		260.00	10,302.69
03/25/09	103	LINDGREN CALLIHAN VAN OSDOL & CO LTD	Dividend paid 100.00% on \$448.50, Accountant for Trustee Fees (Other Firm); Reference: 324044	3410-000		448.50	9,854.19
03/25/09	104	Capital Recovery II	Distribution paid 18.46% on \$243.88; Claim# 1; Filed: \$243.88; Reference: 1967	7100-000		45.04	9,809.15
03/25/09	105	Chase Bank USA,N.A	Distribution paid 18.46% on \$493.75; Claim# 3; Filed: \$493.75; Reference: 6064 KOHLS	7100-000		91.19	9,717.96
03/25/09	106	LVNV Funding LLC as assignee of Citibank	Distribution paid 18.46% on \$435.77; Claim# 7; Filed: \$435.77; Reference: 6693	7100-000		80.48	9,637.48
03/25/09	107	American Express Centurion Bank	Distribution paid 18.46% on \$2,424.45; Claim# 8; Filed: \$2,424.45; Reference: 1003	7100-000		447.75	9,189.73
03/25/09	108	American Express Bank FSB	Distribution paid 18.46% on \$1,948.69; Claim# 9; Filed: \$1,948.69; Reference: 1008	7100-000		359.88	8,829.85
03/25/09	109	American General Finance	Distribution paid 18.46% on \$2,925.27; Claim# 10; Filed: \$2,925.27; Reference: 8038	7100-000		540.24	8,289.61
03/25/09	110	HSBC Bank Nevada & its Assigns by eCast as its agent	Distribution paid 18.46% on \$1,839.13; Claim# 11; Filed: \$1,839.13; Reference: 9434	7100-000		339.65	7,949.96
03/25/09	111	Household Finance Corp/Beneficial by agent eCast	Distribution paid 18.46% on \$23,426.39; Claim# 13; Filed: \$23,426.39; Reference: 1871	7100-000		4,326.40	3,623.56
03/25/09	112	BERNARD J. NATALE, LTD.	Combined Check for Claims#ATTY,EXP			2,902.84	720.72
			Dividend paid 100.00% on \$2,837.50; Claim# ATTY; Filed: \$2,837.50	3110-000			720.72
			Dividend paid 100.00% on \$65.34; Claim# EXP; Filed: \$65.34	3120-000			720.72
03/25/09	113	LVNV Funding LLC as assignee of Citibank	Combined Check for Claims#4,5,6			720.72	0.00
			Dividend paid 18.46% on \$1,897.19; Claim# 4; Filed: \$1,897.19; Reference: 4497	7100-000			0.00

Subtotals : \$12,569.54 \$12,569.54

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 07-72902

Case Name: LEWIS, JOSEPH A.  
LEWIS, ROSEANN L

Taxpayer ID #: 13-7604677

Period Ending: 06/15/09

Trustee: BERNARD J. NATALE (330370)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: \*\*\*-\*\*\*\*\*22-66 - Checking Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
			Dividend paid 18.46% 215.90 on \$1,169.04; Claim# 5; Filed: \$1,169.04; Reference: 1070	7100-000			0.00
			Dividend paid 18.46% 154.45 on \$836.33; Claim# 6; Filed: \$836.33; Reference: 9767	7100-000			0.00

<b>ACCOUNT TOTALS</b>	<b>12,569.54</b>	<b>12,569.54</b>	<b>\$0.00</b>
Less: Bank Transfers	12,569.54	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>12,569.54</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$12,569.54</b>	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 07-72902

Case Name: LEWIS, JOSEPH A.  
LEWIS, ROSEANN L

Taxpayer ID #: 13-7604677

Period Ending: 06/15/09

Trustee: BERNARD J. NATALE (330370)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: \*\*\*-\*\*\*\*\*22-67 - Money Market Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Money Market Account Balance

(No Transactions on File for this Period)

<b>ACCOUNT TOTALS</b>	<b>0.00</b>	<b>0.00</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$0.00</b>	

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
MMA # ***-*****22-65	12,569.54	0.00	0.00
Checking # ***-*****22-66	0.00	12,569.54	0.00
MMA # ***-*****22-67	0.00	0.00	0.00
	<b>\$12,569.54</b>	<b>\$12,569.54</b>	<b>\$0.00</b>